

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: STEPHEN W SAKAL

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Case No.: 07-21959

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/21/2007.
- 2) This case was confirmed on 02/22/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/05/2008, 08/05/2009.
- 5) The case was dismissed on 09/24/2009.
- 6) Number of months from filing to the last payment: 18
- 7) Number of months case was pending: 25
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 6,400.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 11,855.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 11,855.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,000.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 887.74
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,887.74**

Attorney fees paid and disclosed by debtor **\$ 500.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FORD MOTOR CREDIT	SECURED	12,815.00	12,663.76	12,663.76	5,518.59	1,915.91
FORD MOTOR CREDIT CO	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	2,740.51	3,614.16	3,614.16	.00	109.31
INTERNAL REVENUE SER	PRIORITY	661.45	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	679.00	876.60	876.60	.00	26.50
FIRST PREMIER BANK	OTHER	NA	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,745.00	1,810.43	1,810.43	.00	54.75
CAPITAL ONE	UNSECURED	2,010.28	1,259.33	1,259.33	.00	62.52
CAPITAL ONE BANK	OTHER	NA	NA	NA	.00	.00
ASSET ACCEPTANCE COR	UNSECURED	2,341.00	3,563.05	3,563.05	.00	107.79
MIDLAND FUNDING LLC	OTHER	NA	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	583.00	NA	NA	.00	.00
MIDWEST ORTHOPAEDIC	UNSECURED	221.00	NA	NA	.00	.00
LITTLE CO MARY HOSPI	UNSECURED	80.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	1,074.00	1,074.99	1,074.99	.00	32.49
ORCHARD BANK	UNSECURED	3,154.50	NA	NA	.00	.00
ORHCARD	OTHER	NA	NA	NA	.00	.00
VILLAGE OF FOREST VI	UNSECURED	250.00	NA	NA	.00	.00
WASHINGTON MUTUAL/PR	UNSECURED	1,803.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	2,213.00	1,990.68	1,990.68	.00	47.77
HSBC	OTHER	NA	NA	NA	.00	.00
PATRICIA SLAGLE	OTHER	NA	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	1,985.11	1,985.11	.00	60.06

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PORTFOLIO RECOVERY A	UNSECURED	NA	1,043.00	1,043.00	.00	31.57
FORD MOTOR CREDIT	SECURED	NA	12,663.76	.00	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	12,663.76	5,518.59	1,915.91
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	12,663.76	5,518.59	1,915.91
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	17,217.35	.00	532.76

**Disbursements:**

Expenses of Administration	\$ 3,887.74	
Disbursements to Creditors	\$ 7,967.26	
<b>TOTAL DISBURSEMENTS:</b>		\$ 11,855.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/23/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.